

## APS 330 - Public Disclosure of Prudential Information Quarterly Update as at 31 March 2017

### Capital Adequacy as at 31st March 2017 (Current Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	53,025,807
Claims secured by residential mortgages	249,628,829
Other retail claims	69,977,159
Other assets	13,591,758
Off balance sheet exposures	32,057,690
<b>Total capital requirement for credit risk</b>	<b>418,281,243</b>
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	60,812,503
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>479,093,746</b>
<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	13.88%
Tier 1 capital adequacy ratio	13.88%
Total capital adequacy ratio	14.39%

### Credit Risk as at 31st March 2017 (Current Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
<b>Total gross credit risk exposure</b>		
<b>On balance sheet</b>		
Cash, ADI deposits and investment securities	273,483,339	266,113,507
Loans and advances	763,992,760	753,154,866
Other assets	13,591,758	12,769,363
<b>Total on balance sheet credit risk exposures</b>	<b>1,051,067,857</b>	<b>1,032,037,736</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	26,723,950	27,476,163
Guarantees	1,387,800	1,386,982
Undrawn credit limits	140,825,117	138,844,157
Forward asset purchase	-	-
Interest rate contracts	25,000	18,750
<b>Total off balance sheet credit risk exposures</b>	<b>168,961,867</b>	<b>167,726,052</b>
<b>Total credit risk exposures</b>	<b>1,220,029,724</b>	<b>1,199,763,788</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	273,483,339	266,113,507
Claims secured by residential mortgages	823,850,999	814,569,585
Other retail claims	109,078,628	106,292,583
Other assets	13,616,758	12,788,113
<b>Total credit risk exposures</b>	<b>1,220,029,724</b>	<b>1,199,763,788</b>

	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
<b>Credit risk exposure by portfolio</b>					
Cash and Claims on ADIs	-	-	-	-	-
Claims secured by residential mortgages	-	1,739,884	-	-	-
Other retail claims	265,873	23,691	190,594	(3,623)	10,769
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>265,873</b>	<b>1,763,575</b>	<b>190,594</b>	<b>(3,623)</b>	<b>10,769</b>

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,437,281

### Securitisation Exposures as at 31st March 2017 (Current Quarter)

Hume has established an internal securitisation of residential mortgages, linked to a repurchase agreement facility with the Reserve Bank of Australia, as a liquidity contingency. Hume has not derecognised these loans from the statement of financial position. No capital relief has been obtained under APS 120 Securitisation.

Type of Securitisation Exposure	Exposure
	\$
Residential mortgage loans securitised during current quarter	44,627,913
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	144,997,008

## Capital Adequacy as at 31st December 2016 (Previous Quarter)

	\$
<b>Capital requirements for credit risk</b>	
Claims on ADIs	51,633,169
Claims secured by residential mortgages	242,447,355
Other retail claims	68,549,156
Other assets	11,793,995
Off balance sheet exposures	31,732,010
Total capital requirement for credit risk	406,155,686
<b>Capital requirements for operational risk</b>	
Capital requirement for operational risk	60,812,503
<b>Total capital requirements (Risk Weighted Assets)</b>	<b>466,968,189</b>
<b>Capital adequacy ratio</b>	
Common Equity Tier 1 capital adequacy ratio	14.08%
Tier 1 capital adequacy ratio	14.08%
Total capital adequacy ratio	14.64%

## Credit Risk as at 31st December 2016 (Previous Quarter)

	Gross Exposure	Average over the quarter
	\$	\$
<b>Total gross credit risk exposure</b>		
<b>On balance sheet</b>		
Cash, ADI deposits and investment securities	267,883,581	271,476,894
Loans and advances	742,658,864	737,162,166
Other assets	11,793,995	10,983,628
<b>Total on balance sheet credit risk exposures</b>	<b>1,022,336,440</b>	<b>1,019,622,688</b>
<b>Off balance sheet</b>		
Loans approved not yet advanced	30,906,196	26,686,045
Guarantees	1,384,529	1,301,685
Undrawn credit limits	138,310,453	137,448,566
Forward asset purchase	-	-
Interest rate contracts	-	-
<b>Total off balance sheet credit risk exposures</b>	<b>170,601,178</b>	<b>165,436,296</b>
<b>Total credit risk exposures</b>	<b>1,192,937,617</b>	<b>1,185,058,984</b>

	Gross exposure	Average over the quarter
	\$	\$
<b>Credit risk exposure by portfolio</b>		
Cash and Claims on ADIs	267,883,581	271,476,894
Claims secured by residential mortgages	808,081,388	797,477,467
Other retail claims	105,178,653	105,120,995
Other assets	11,793,995	10,983,628
<b>Total credit risk exposures</b>	<b>1,192,937,617</b>	<b>1,185,058,984</b>

	Impaired facilities	Past due facilities	Specific provision	Charges for specific provisions	Write-offs
	\$	\$	\$	\$	\$
<b>Credit risk exposure by portfolio</b>					
Cash and Claims on ADIs	-	-	-	-	-
Claims secured by residential mortgages	-	1,664,682	-	-	-
Other retail claims	284,167	26,887	204,985	22,450	30,016
Other assets	-	-	-	-	-
<b>Total credit risk exposures</b>	<b>284,167</b>	<b>1,691,569</b>	<b>204,985</b>	<b>22,450</b>	<b>30,016</b>

	\$
<b>General reserve for credit losses</b>	
General reserve for credit losses	1,400,905

## Securitisation Exposures as at 31st December 2016 (Previous Quarter)

Hume has established an internal securitisation of residential mortgages, linked to a repurchase agreement facility with the Reserve Bank of Australia, as a liquidity contingency. Hume has not derecognised these loans from the statement of financial position. No capital relief has been obtained under APS 120 Securitisation.

Type of Securitisation Exposure	Exposure
	\$
Residential mortgage loans securitised during current quarter	-
Residential mortgage securitised loans - on balance sheet exposures at end of quarter	106,295,472